

RECONSTRUCTION IN CANADA

Lectures given in the University of Toronto

Edited by C. A. ASHLEY

Housing and Town Planning in Canada

by Eric R. Arthur



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"... each individual is more likely to concentrate upon his war effort if he feels that his government will be ready in time with plans for that better world; that, if these plans are to be ready in time, they must be made now."

—BEVERIDGE REPORT

FOREWORD

THIS series of lectures was planned by the Committee Representing the Teaching Staff of the University, and delivered in cooperation with the Department of University Extension, as a contribution by members of the University to the widespread discussion of Reconstruction. The lectures were delivered in the fall term of 1942.

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HOUSING AND TOWN PLANNING

E. R. ARTHUR

I HAVE the privilege of speaking to you on a subject which I think is almost certain to become a major programme in the government's scheme of post-war reconstruction. I say so because it is a field in which the federal government has already had some experience. Quite by accident, the tail of Housing wags the dog of Town Planning in the title of my paper, but I believe, with some justification. It is unlikely that the federal government, even if it had the power, would force the provinces and the municipalities to plan on regional and town-planning lines; but it must find a solution of the housing problem and unemployment. In 1934, the Bruce Commission foresaw a shortage of 25,000 houses in Toronto; for the post-war period the estimate is 50,000, and Montreal puts its need at the same figure. If housing on that scale is carried out across Canada by the federal government, it must protect its investment by town planning. In the United States, no grants for housing in a total of \$800,000,000 have been given to any municipality that did not prepare for its housing project by the most exhaustive study of need, and by carefully prepared city plans. We may safely assume that it will be so in Canada.

As a matter of fact, no better basis for town planning could be had than housing. In that problem lies the kernel of modern town planning thought, the neighbourhood unit. We have come to realize, somewhat late, the importance of the home, the church, and the school. This continent is strewn with the dead bones of planning commissions that forgot that age-old nucleus of society, and thought only in terms of the City Beautiful. They did not realize that all cities in the past were an expression of the political structure of their time, and they sought to impose, on a democratic society in the twentieth century, a system of boulevards and public squares in imitation of Imperial Rome, or Paris of Napoleon 3rd. It is true that many of these served a useful purpose in relieving traffic, but too often they were academic studies in which enthusiastic Beaux-Arts trained designers played with axes of unbelievable ingenuity and complexity; and the opening of a vista on a public building was acclaimed a town-planning feat of first magnitude.

The background for these schemes of Roman magnificence remained the same chaotic muddle; indeed the plight of those who lived in the background was worse, because a boulevard through a congested area invariably adds to the congestion on its flanks. When University Avenue in Toronto was put through, its use was recognized and the vista of Queen's Park was immeasurably improved, but it was no part of its planners' programme to relieve the acres of slum housing to the east and west. For a superb example of what I mean I refer you to the plans of the British Royal Academy Planning Committee, which have recently been given publicity throughout the world. There we have a masterpiece of ineptitude, embodying all the follies of the last fifty years. If such a proposal had come from any body but the Royal Academy, one might well be pessimistic about the future of town planning.

Today, we go back for inspiration not to the aristocratic traditions of the Renaissance, but to the Middle Ages. The narrow medieval street, and the sometimes labyrinthine street arrangement, offer little to the modern planner who has to deal with fast traffic in greater and greater volume; but in the medieval town we see the genesis of the neighbourhood unit, which is the basis of modern planning. The unit in the medieval town was the parish, and the church was its head and the centre of its spiritual and social life. The town itself was a series of those parish units, and their collective political centre was the town hall. The parish has lost its significance and its importance in the structure of society in the large industrial city, but in modern town-planning practice it is revived as a neighbourhood unit. The workability of this theory has been proved in practice, and social workers testify to the loyalty with which people will cling to a neighbourhood, even in slums. The church and parish hall, with the added attraction of the neighbourhood movie, have again become the centre of community life, but the school is the pivot on which the unit is planned.

The school itself is planned differently from any we have in Canada, and is placed in such a position that every child can reach it without crossing traffic. In fact, the whole community is isolated against traffic. The idea of the community unit, with the school as its centre, was first proposed in 1902 by Ebenezer Howard, in his book, *Garden Cities of Tomorrow*. That was, in itself, a considerable contribution to town-planning thought that has since

been given physical form in many parts of the world; but it was he who suggested that cities should be limited in size and that their surplus population should live in satellite towns. There are many garden cities in existence, but it takes a particular kind of courage to limit the growth of a city. When the boundaries of the city are defined and a green belt of field and park, equally well defined, surrounds it, a satellite town has every prospect of a happy communal existence in the ideal surroundings which Howard visualized for it. But where the belt is undefined, and the city allowed to sprawl in cheap and uncontrolled housing, a new blighted area is created. The satellite is itself limited in size to about four thousand people, and is composed of a series of neighbourhoods, each with its houses, schools, churches, shopping district, playgrounds, and all the amenities of city life. The soundness of limiting the growth of cities can be proved by the tawdry fringe of all Canadian cities; and the workability of the satellite has already been demonstrated in the United States, in Green belt towns.

We have now gone, in this discussion, beyond the limits of town planning, and entered the wider sphere of regional planning. The regional plan must embrace the surrounding municipalities and townships which come under the direct influence of the city, and their co-operation must be sought to determine the sites of suburban development and satellite towns. As this is the provincial field it will be the duty of the province to define the regional zones, and to share in the cost of preparing plans. The province will have its own programme of highways and parks, and these must be brought into a general plan, in which they are related to the city, the green belt areas, satellite towns, and new or proposed industrial areas.

I believe we have reached a stage in our history when town planning, such as I have briefly described, will not only be possible, but will be demanded by the people of Canada. We are unlikely, at the close of the war, to sit back and watch town planning being carried out in sprawling tentacles by real-estate operators, nor shall we willingly allow houses to follow a path dictated by the street-car system or by a barren avenue of hydro poles. These are the relics of the pioneer boom town, and have no place, except as servants, in a city which is based on the dignity of the home, the safety and happiness of children, and the neighbourhood as a

social unit. The idea of planning traffic arteries for motor cars or street cars, without deciding first where people are going to live and play, where they will shop, and where they will work in office and industry, is one that cannot be too strongly condemned. It is an attitude toward planning that we must combat in every Canadian city.

Fortunately, the housing projects necessary after the war will be of such magnitude that broad and comprehensive plans will be necessary to accommodate them. There must be a rude awakening for municipal councils and city surveyors who conceive of town planning as something connected with street-widening and the correction of jogs; or of housing in terms of real-estate subdivisions. The federal government must provide an educational programme pointing out to municipalities the need for town planning, and outlining a method of procedure. The best technical advice in the country must be made available to them. It will be necessary to set up town-planning commissions. These should be made to fit, as closely as possible, into the constitutional framework of municipal government; but councils must be prepared, as they have been elsewhere, to delegate to the commission sufficient powers to make them effective instruments of civic administration. It is obvious that in their decisions they must be free from all considerations of political expediency. The commissioners should be appointed for a period of years, and their jobs should be full time. Unlike the personnel of the popular advisory planning boards of Canada and the United States, which are comprised of "respectable public-spirited citizens," the commissions should be made up of individuals with a broad experience in planning, land use, and business organization. More than that, they must be men with a clear vision of the family, rather than the machine, as the nucleus round which they will reorganize the city.

Planning boards have failed in the past for a variety of reasons. One of the chief is that their work has been done in camera. No planning board will succeed unless it takes the public and the press into its confidence on every important issue, and before its proposals are made final. It should be the aim of every planning commission to make its fellow citizens feel that they have taken a share in the design of the new city in which they and their children are going to live.

The subject of low-cost housing, subsidized by government,

which is accepted as is a public utility in Britain, the United States, the U.S.S.R., New Zealand, and most of the countries of Europe, is still a controversial subject in Canada. However, we must face the fact that we have slums; that according to the last published census (1931), 40 per cent of the people of Canada earned less than \$1,200 a year, and that private enterprise has failed to provide adequate housing for them. The figures today would probably be higher, but so are building costs; and the idea of home ownership, or even rental, on a basis of rent equal to one-fifth of the monthly income, is a will o' the wisp always out of reach of people in that class.

Since the idea behind all reconstruction plans is the keeping of the wheels of industry working and the employment of labour in every trade, we may take it that the government intends aiding financially all house-building up to houses of the \$15,000 class. In that field (up to \$15,000) Canada has already had some experience. At present, under the National Housing Act, an owner may borrow 90 per cent of the cost of house and land for houses under \$2,500. Over that amount the loan is 80 per cent, and the rate, including interest and principal repayment, is \$6.54 for every \$1,000 borrowed. On a \$3,750 investment, therefore, the owner pays \$750 cash and borrows \$3,000, on which he pays the monthly sum of \$19.62 plus city taxes. If we assume that the owner is thrifty, and the rent is not in excess of 20 per cent of his income, he is in receipt of a monthly wage of at least \$98.10. The rent in such a case is not excessive, but one can question seriously the wisdom of putting a hard-earned \$750 into such a property, as it must represent years of saving and skimping on the essentials of life, including food, and must leave little, if anything, for emergencies.

Under the Federal Housing Authority in the United States, an insured mortgage system is in operation in which the Federal Authority insures the owner against defaulting payments. On the same \$3,750 house the loan is the same, 80 per cent, and the rent \$21.80, instead of \$19.62. If one accepts the idea of home ownership for persons in the wage group up to \$1,400, and I do not, the insurance safeguard must add greatly to the peace of mind of the owner. We remember too well the evictions and foreclosures of the depression years. It seems reasonable that such a scheme would work in Canada for houses over \$4,000. Above and below that figure people should be perfectly free to build and own a

dwelling, but a considerable number of houses should be for rent. In Montreal, most dwelling units are rented today, but in Canada generally, and in Toronto particularly, the propaganda of the realtor, the speculative builder, the loan company and property owners' associations have been so successful that home ownership has become synonymous with respectability. In Britain, since 1918, the government has built dwellings for rent for one and a quarter million families in the lowest income groups, and a still greater number have been built by private enterprise, for families with larger incomes. Altogether about one-third of the people of Britain live in rented dwellings, and we have not heard that it has seriously undermined their morale. The experience of Great Britain and the United States in regard to abuse of publicly owned and properly administered housing is the same: about 2 per cent in the first generation, and considerably less in the second. Stories of coal in the bath are legends that it is not necessary to refute before a university audience.

In the neighbourhood unit, dwellings will not be of one type, nor will they be for one class. The units will be of sufficient size to accommodate owned as well as rented houses, but, generally, publicly owned houses will be of types to suit the needs of every family. Starting at the bottom of the scale, there will be apartments for young married people without children. With the arrival of a child they will move to a duplex; and as more children arrive, a house will be provided for them. It will be a matter of individual preference, when the children have left them, whether the old people will remain in their house or will return to the apartment in which they started. There is nothing revolutionary in such a progression; we are ourselves all at one stage or another in this biological cycle. The difference lies in the fact that the wage-earner of the future, if we adopt such a proposal in Canada, will have his progression planned for him; he will never pay more than 20 per cent. And he will not be at the mercy of the individual landlord. At the end he will own no real estate, but at each stage he will be, to all intents and purposes, a life tenant. It goes without saying that, as for a judge or a university professor, his security will be dependent on his behaviour.

How is it going to be done? My own view is that housing must be, in varying degrees, the responsibility of all three governments, federal, provincial, and municipal. The federal government must

provide the finance and the educational programme. (Under the National Housing Act, Part 2, the federal government offered the municipalities \$30,000,000 for low-cost housing, and not a cent was spent. Perhaps the chief reason for this failure was the absence of an educational programme, and an apparent lack of appreciation of those constitutional ties which bind the provincial government with the municipality.) The Dominion will naturally wish to protect its investment by setting standards of project planning and house design. The provinces must prepare regional planning schemes, as I have already mentioned, and make necessary adjustments in the tax structure. The province is concerned with public health, welfare, and other municipal affairs, all of which are related to town planning and slum clearance, and it will be an important part of the general plan for housing to secure the interest and active co-operation of the provincial governments.

The municipality through its planning commission and its housing commission will locate the sites of projects and build the houses, and it will also administer the property. The closest possible co-operation must be secured between the municipal planning and housing commissions and the provincial regional planning commission.

The financial plan for such a scheme is not an architectural problem, and I do not intend to offer one. On the other hand, the United States Housing Authority has spent \$800,000,000 in four years, and their experience and methods may serve as a guide. There the federal government lends the municipality 90 per cent of the development cost at 3 per cent interest. The remaining 10 per cent is taken up in bonds by banks and loan companies, on the security of the municipality, and the funds so obtained are used to buy the land. In addition, the Federal Authority pays an annual contribution to each housing project, and this varies from 2.8 to 3½ per cent of the capital cost. The municipality agrees to equal this amount annually, and does so, not by cash contribution, but by tax exemption of the housing project. Only by such methods can housing be provided equal to one-fifth of the tenants' wages. On the average, about 55 per cent of the money needed to maintain and operate each house comes from the tenant, 30 per cent from the United States Housing Authority, and 15 per cent from the municipality. In the United States and in Britain land ownership by the municipality is a prerequisite for any housing

project. England seems to be going further in authorizing municipalities to acquire any land that may be needed for the public good. Certainly there would be few in Britain today who would not admit the supremacy of public over private interests in all aspects of reconstruction. When the implications of the Uthwatt report are better known, there may be repercussions in Canada that will vitally affect post-war planning. So far as planning is concerned, I understand the Canadian municipalities have powers of expropriation, with compensation under arbitration, that are effective and reasonable, and, particularly in Ontario, speedy in execution.

As no housing schemes are initiated except at the request of the municipality, the cost will be of interest to the taxpayer. In considering the cost one must bear in mind that the city already subsidizes its slums. The figures are unfortunately not available for Canadian slums, but they are for many cities in the United States.¹

The United States Housing Authority cites as an example a city of 200,000, with a tax levy of \$8,000,000, which decides to house, in a publicly-owned scheme, 10,000 slum families. Assuming that the slum families paid an average of \$40 a year in taxes per family, and were taken completely off the tax roll and housed in new dwellings, the tax rate over the whole city would increase 0.1 per cent. It does not seem too high a price to pay for land betterment, the elimination of a plague spot of disease, and a new and happier life for 10,000 slum families. From the point of view of employment, and that obviously must loom large in our planning, we find that, of every housing dollar, twenty-nine cents is paid in wages on the site, thirty-eight cents in material, fifteen cents on

¹Surveys made a few years ago showed that the City of Cleveland in one year paid out \$1,356,978 to service its major slum area. The taxes from these decreasing values coming to the city, if paid, amounted to only \$225,035. Furthermore, private charity in that year poured into this slum district \$490,836 to supplement the city expenditures. The figures also showed that fire protection in this area cost the taxpayers \$18.27 per capita, while the average in the city was only \$3.12; and police protection cost \$11.50 per capita, while the average in the city was \$4.37.

The tax-rate income to the City of Cleveland from the Section of the slum area analysed amounted in 1932 to \$10.2 per capita while the cost of operating the Section was \$61.22 per capita.

In other words, the City of Cleveland subsidized each man, woman and child in this area to an amount of \$51.10 in 1932. This seems to be a rather large subsidy for the privilege of maintaining a slum area.

the land, and 18 cents in local administration, architectural services, contractors' overhead, profit and interest during construction. It has been the experience of all municipalities that a housing project, publicly owned, immediately raised the standard of property all round it; and in England, between 1930 and 1939, the building of 496,447 subsidized dwellings gave an impetus to general building, under private enterprise, amounting to 1,692,919 houses. There are difficulties in the way which I can only mention here. The building industry is not organized to handle a scheme for the large-scale construction of the necessary houses; the reconstruction of blighted areas; and the construction of major public and private works. There will have to be considerable reorganization within the industry, and elimination of wasteful methods.

In Toronto the health figures are available and a comparison between Yorkville and Moss Park in 1941 is interesting.

	YORKVILLE	Moss Park
	<i>Area 8.95 square miles bounded on the south by Bloor Street, extending to the city limits on the north and east and Bathurst Street and city limits on the west</i>	<i>Area 2.31 square miles bounded on the north by Bloor Street, on the west by Yonge Street, on the east by the Don River and extending to the lakefront</i>
Death rate per 100,000:		
Tuberculosis.....	22.0	42.1
Communicable diseases.....	4.7	25.3
Death rate per 1,000 living births:		
Infants.....	32.6	61.3
Maternal.....	0.5	3.1
Death rate per 1,000 population..	11.0	17.3
Infantile paralysis (1937) per 100,000:		
Cases.....	71	228
Deaths.....	3.3	14

Research into methods of pre-fabrication has been done largely on temporary buildings. Plastics seem to offer the best material

in the field of permanent construction, and work going on now on plastic wings for aeroplanes may bring the plastic house to realization before the war is ended. The last war produced stainless steel and ply-woods, and we can guess at the multitude of new materials that research is now engaged on. They will all help to keep factories working, on a peace-time basis, with very little change of staff.

A very urgent need is for the training of mechanics. With the disappearance of the apprenticeship system, mechanics have for some time learned their trade at technical school and night school, but the numbers so trained will be totally inadequate for post-war needs. I have no statistics, but from my own observation there are no young brick-layers, and the shortage of young mechanics in all trades before the war was one that gave the industry considerable concern. It would seem a sensible policy for the government to use existing military trade schools to train demobilized soldiers as mechanics in all branches of building. The schools are there and a trained personnel could easily be found. I can imagine no more useful educational programme.

At the risk of boring you with figures I have tried to give you a realistic picture of future housing as I see it. I might have given you harrowing pictures of housing conditions in all our Canadian cities, and even our rural areas. For that we can go to the Bruce Report of 1934, which described conditions in Toronto, made immeasurably more acute now by obsolescence, and by over-crowding brought about by the war. Time is too precious to indulge in harrowing details when constructive planning is still to be done. The Past President of the Royal Institute of British Architects said recently, in London: "In these days of war, countless admitted failures in matters of organization and administration have undermined our national superstition that Almighty God is always on the side of the man who refuses to plan." I am confident that Canada has learned the same lesson and that, when our soldiers return, we shall have waiting for them not only the tools of reconstruction, and the vast resources of our factories turned from war to peace-time use, but we shall have the blue-prints of reconstruction, and the will to make them effective at once.